

Information to identify the case:

Debtor 1	<u>Jerry L. Raybuck</u>	Social Security number or ITIN	xxx-xx-3652
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amanda F. Raybuck</u>	Social Security number or ITIN	xxx-xx-2118
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-23837-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerry L. Raybuck

Amanda F. Raybuck

2/10/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerry L. Raybuck
Amanda F. Raybuck
Debtors

Case No. 17-23837-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Feb 10, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jerry L. Raybuck, Amanda F. Raybuck, 846 Winfield Road, Cabot, PA 16023-3328
cr	+ First Franklin Mortgage Loan Trust, P.O. Box 9013, Addison, TX 75001-9013
14698882	AV Medical Imaging Inc., 7 Acee Drive, Natrona Heights, PA 15065-9700
14698876	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698880	Allegheny Valley Hospital, P.O. Box 644896, Pittsburgh, PA 15264-4896
14698884	++ BUTLER HEALTH SYSTEM, ATTN BUTLER MEMORIAL HOSPITAL, ONE HOSPITAL WAY, BUTLER PA 16001-4670 address filed with court:, Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001
14698883	+ Butler Fastcare, 250b Butler Commons, Butler, PA 16001-2485
14698888	+ CF Network Issuance Trust, 101 Barclay St., FL. 4, New York, NY 10007-2550
14698889	+ Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14698891	+ Glade Run Medical, PO Box 977, Kittanning, PA 16201-0977
14698892	JSO Associates LTD, PO Box 560, New Kensington, PA 15068-0560
14698893	+ Morrow Refuse, 4985 Bakerstown-Culmerville Road, Tarentum, PA 15084-2201
14698895	+ Mr. Cooper Customer Relations, PO Box 619098, Dallas, TX 75261-9098
14698896	+ Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716
14698900	+ Stratford Career Institute, 1 Champlain Commons, Unit 3, Saint Albans, VT 05478-1937
14698901	Stratford Career Institute, PO Box 1560, Saint Albans, VT 05478-5560
14698902	+ Sue Hagerty, 333 West Main Street, Suite 103, Saxonburg, PA 16056-2254
14698903	+ Sue Hagerty, PO Box 94, Saxonburg, PA 16056-0094
14698906	+ Velocity Investments LLC, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
14698907	+ Vogel Disposal, PO Box 857, Mars, PA 16046-0857

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 11 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 11 2023 05:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 11 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

District/off: 0315-2

User: auto

Page 2 of 4

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cr	+ Email/Text: ecfbnc@aldridgepite.com	Feb 11 2023 00:07:00	U.S. Bank National Association, AS TRUSTEE, SUCCEES, C/O Aldridge Pite, LLP, 4375 Jutland Dr., Ste. 200, P.O. Box 17933, San Diego, CA 92177-7921
14709497	EDI: GMACFS.COM	Feb 11 2023 05:04:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14698881	+ EDI: GMACFS.COM	Feb 11 2023 05:04:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14698884	Email/Text: patientfinancialservices@butlerhealthsystem.org	Feb 11 2023 00:07:00	Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001
14698887	EDI: CAPITALONE.COM	Feb 11 2023 05:04:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14748007	+ Email/Text: bankruptcy@cavps.com	Feb 11 2023 00:07:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14698890	+ Email/Text: bankruptcy@consumerportfolio.com	Feb 11 2023 00:07:00	Consumer Portfolio Services, P.O. Box 57071, Irvine, CA 92619-7071
14923302	EDI: JEFFERSONCAP.COM	Feb 11 2023 05:04:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14738349	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2023 00:07:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14698894	Email/Text: nsm_bk_notices@mrcooper.com	Feb 11 2023 00:07:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
14744413	EDI: PRA.COM	Feb 11 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14760728	EDI: PRA.COM	Feb 11 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14698899	Email/Text: amieg@stcol.com	Feb 11 2023 00:07:00	State Collection Service, PO Box 6250, Madison, WI 53716
14708891	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 11 2023 00:07:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, Tx 75356-0284
14698897	Email/Text: enotifications@santanderconsumerusa.com	Feb 11 2023 00:07:00	Santander Consumer USA, Inc., Bankruptcy Department, PO Box 560284, Dallas, TX 75356-0284
14698898	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 11 2023 00:07:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
14753498	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 11 2023 00:07:00	U.S. Bank National Association, CO Nationstar MTG LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
14701097	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 11 2023 00:07:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14698908	Email/Text: BKRMailOps@weltman.com	Feb 11 2023 00:07:00	Weltman, Weinberg & Reis, PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		First Franklin Mortgage Loan Trust et al...
cr		First Franklin Mortgage Loan Trust, Mortgage Loan
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Feb 10, 2023

Form ID: 3180W

Total Noticed: 41

		Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
14698877	*	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698878	*	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698879	*	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698885	*P++	BUTLER HEALTH SYSTEM, ATTN BUTLER MEMORIAL HOSPITAL, ONE HOSPITAL WAY, BUTLER PA 16001-4670, address filed with court:, Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001
14698886	*P++	BUTLER HEALTH SYSTEM, ATTN BUTLER MEMORIAL HOSPITAL, ONE HOSPITAL WAY, BUTLER PA 16001-4670, address filed with court:, Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001
14698904	*+	Sue Hagerty, 333 West Main Street, Suite 103, Saxonburg, PA 16056-2254
14698905	*+	Sue Hagerty, PO Box 94, Saxonburg, PA 16056-0094

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor First Franklin Mortgage Loan Trust et al... bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor First Franklin Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2007-FFC, U.S. Bank National Association, asTrustee, successor in interest to Bank of America, N.A., as Trustee, s bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL cwohrlab@raslg.com
Christopher A. DeNardo	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL logsecf@logs.com
Kenneth Steidl	on behalf of Joint Debtor Amanda F. Raybuck julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Jerry L. Raybuck julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Feb 10, 2023

Form ID: 3180W

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL smncina@rascrane.com

TOTAL: 12